

# Exhibit “B”

LAW OFFICES OF  
**ALLEN A. KOLBER, ESQ.**

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SUFFERN, NEW YORK 10901  
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November 3, 2017

Robert W. Griswold, Esq. (via email: [rgriswold@logs.com](mailto:rgriswold@logs.com))  
Katherine Heidbrink, Esq. (via email: [kheidbrink@logs.com](mailto:kheidbrink@logs.com))  
Shapiro, DiCaro & Barak, LLC  
One Huntington Quadrangle, Suite 3N05, Melville, NY 11747

**Re: Debtor: Chaya Sheiner**  
**U.S. Bankruptcy Court, SDNY – Case No. 16-23271(rdd)**

**Property: 43 Commerce Street, Spring Valley, NY 10977**  
**Loan No: [REDACTED]**

Counselors:

This office represents the Debtor relating to the above-referenced matter.

In furtherance of our Motion to Cram Down the subject premises, please find a structural report which details the following defective conditions:

- Roofing: is more than 20 years old, worn out and rotten, the drainage gutters are damaged and need replacement.
- Exterior: The walls and soffits are rotted and severely damaged or insect damaged, metal siding is buckled and has holes.
- Windows: Most windows are damaged and inoperable and all need to be replaced.
- Porches and decks: are unsafe, missing railings, nailed not bolted as required.
- Driveway: is cracked and damaged surfaces, trip or fall hazard.
- Electrical: Service box is a fire hazard, outlets inoperable or ungrounded, risk of electric shock.
- Heating: Boiler manufactured between 1954-1958, past life expectancy, rusted piping, leaking.
- Plumbing: Pipes are leaking and corroded.
- Interior: Bathrooms contain wet and rotten walls, inoperable and cracked windows, suspected mold growth, inoperable outlets, cracked or missing tiles,

**Law Office of Allen A. Kolber, Esq.**

Robert W. Griswold, Esq.

Katherine Heidbrink, Esq.

November 3, 2017

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wet sheetrock behind missing tiles.

- Flooring: damaged or missing in some areas. Majority of doors are damaged or deteriorated.
- Carpentry: Kitchen cabinets rotten and damaged, falling apart, rotted from leaks.

If you require any additional documentation to be signed by our client, please forward such documentation to our office and we will have our client sign the requisite documents.

Very truly yours,  
LAW OFFICES OF ALLEN A. KOLBER, ESQ.

/s/Allen A. Kolber

By: Allen A. Kolber, Esq.

AAK

Cc: Chaya Sheiner

# YOUR Inspection Report

*The best home inspection experience available.*

**FOR THE PROPERTY AT:**

43 Commerce St  
Spring Valley, NY 10977

**PREPARED FOR:**

ALAN MARGUILLES LLC

**INSPECTION DATE:**

Sunday, October 29, 2017

**PREPARED BY:**

Benjamin Gandl



**Reliable**  
Home Inspection

Reliable Home Inspection  
19 Paul Ct  
Pearl River, NY 10965

845-746-1520

LIC # [REDACTED]

bzgandl@gmail.com





October 30, 2017

Dear Alan Marguilles llc,

RE: Report No. 1125  
43 Commerce St  
Spring Valley, NY  
10977

Thanks very much for choosing us to perform your home inspection. The inspection itself and the attached report comply with the requirements of the Standards of Practice of our national Association. This document defines the scope of a home inspection.

Clients sometimes assume that a home inspection will include many things that are beyond the scope. We encourage you to read the Standards of Practice so that you clearly understand what things are included in the home inspection and report.

The report has been prepared for the exclusive use of our client. No use by third parties is intended. We will not be responsible to any parties for the contents of the report, other than the party named herein .

The report is effectively a snapshot of the house, recording the conditions on a given date and time. Home inspectors cannot predict future behavior, and as such, we cannot be responsible for things that occur after the inspection. If conditions change, we are available to revisit the property and update our report.

The report itself is copyrighted, and may not be used in whole or in part without our express written permission.

Again, thanks very much for choosing us to perform your home inspection.

Sincerely,

Benjamin Gandl  
on behalf of  
Reliable Home Inspection

Reliable Home Inspection  
19 Paul Ct  
Pearl River, NY 10965  
845-746-1520  
LIC # [REDACTED]  
bzgandl@gmail.com



## INVOICE

October 30, 2017

Client: Alan Marguilles llc

Report No. [REDACTED]

For inspection at:

43 Commerce St

Spring Valley, NY

10977

on: Sunday, October 29, 2017

Home inspection

\$500.00

Total

\$500.00

Reliable Home Inspection  
19 Paul Ct  
Pearl River, NY 10965  
845-746-1520  
LIC # [REDACTED]  
bzgandl@gmail.com

## AGREEMENT

43 Commerce St, Spring Valley, NY October 29, 2017

### PARTIES TO THE AGREEMENT

**Company**  
Reliable Home Inspection  
19 Paul Ct  
Pearl River, NY 10965

**Client**  
Alan Marguilles llc

This is an agreement between Alan Marguilles llc and Reliable Home Inspection.

CUSTOMER and RELIABLE HOME INSPECTION agree to the following limitations and exclusions:

1. RELIABLE HOME INSPECTION will perform a visual non-invasive, non-destructive, non-engineering inspection only of the readily accessible areas and conditions of the subject property existing at the time of the inspection and provide customer with a written inspection report (the Inspection Report) identifying MATERIAL DEFECTS. The inspections performed by RELIABLE HOME INSPECTION are based on the opinions of the inspector. MATERIAL DEFECT is defined as follows: A problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves unreasonable risk to people on the property. The fact that a structural or mechanical element, system or subsystem is near, at or beyond the end of its normal useful life is not by itself a MATERIAL DEFECT.

You agree that if the Company recommends further evaluation of a condition noted in the Inspection Report that you will do so before the end of any inspection contingency and prior to closing by a Licensed Professional.

2. CUSTOMER UNDERSTANDS AND AGREES THAT THE FOLLOWING ARE SPECIFICALLY EXCLUDED FROM THE INSPECTION AGREEMENT AND THE INSPECTION REPORT UNLESS CHECKED ABOVE AND PAID FOR BY CUSTOMER: structures detached from the Subject Property (excluding the primary detached garage or carport), presence or absence of rodents, termites and other wood destroying insects, and other insects or damage caused by them, mold and/or mildew, indoor or outdoor air quality, radon gas, lead paint, underground tanks and wells, septic and other sewage disposal systems, pet urine and/or other wastes, asbestos, formaldehyde, and other pollutants and toxic chemicals, water quality and adequacy, swimming pools, smoke alarms and/or other alarm equipment, central vacuum systems, tennis courts, playground equipment, and solar heating or cooling systems, and any recall notices or warnings on any structural or operational component or appliance. INSPECTION OF THE FOREGOING ITEMS AND SUBSTANCES SHOULD BE PERFORMED, DETECTED AND EVALUATED BY OTHER SPECIALISTS OF CUSTOMERS CHOICE AND HIRE.

3. CUSTOMER understands and agrees that RELIABLE HOME INSPECTION cannot and does not probe, pry, poke or otherwise invade any physical structure.

RELIABLE HOME INSPECTION cannot and does not look behind drywall, paneling, wall papering, under carpeting or other floor covering, above drop ceilings, or other areas which may be blocked or impeded by furniture, personal items or other structures. Inaccessible, non-visible, difficult to reach, latent or concealed defects or problems are excluded from the Inspection Agreement and the Inspection Report. While it is rare, some homeowners purposefully conceal damage or defects in the Subject Property. This type of concealment is particularly difficult to detect in a visible inspection and therefore is excluded by this Inspection Agreement and the Inspection Report.

4. CUSTOMER AGREES AND UNDERSTANDS THAT IF RELIABLE HOME INSPECTION OR ANY OF ITS AGENTS, EMPLOYEES, SUBCONTRACTORS, OFFICERS OR SHAREHOLDERS (COLLECTIVELY CALLED COMPANY) ARE FOUND LIABLE FOR ANY LOSS OR DAMAGE DUE TO NEGLIGENCE OR THE FAILURE TO PERFORM ITS OBLIGATIONS IN THIS AGREEMENT, INCLUDING THE IMPROPER OR NEGLIGENT PERFORMANCE OF THE INSPECTION OR THE IMPROPER OR NEGLIGENT REPORTING OF CONDITIONS OF THE SUBJECT PROPERTY, COMPANYS MAXIMUM LIABILITY SHALL BE LIMITED TO THE FEE PAID TO COMPANY FOR THAT PART OF THE INSPECTION, AND THIS LIABILITY SHALL BE EXCLUSIVE. THIS LIMITATION OF LIABILITY SPECIFICALLY COVERS LIABILITY FOR: DAMAGED PROPERTY, LOSS OF USE OF THE PROPERTY, LOST PROFITS, CONSEQUENTIAL DAMAGES, SPECIAL DAMAGES, INCIDENTAL DAMAGES AND GOVERNMENTAL FINES AND CHARGES, PUNITIVE DAMAGES AND ATTORNEYS FEES AND COURT COSTS IF REQUESTED BY CUSTOMER,

Providing great home inspections for every client every time

## AGREEMENT

43 Commerce St, Spring Valley, NY October 29, 2017

RELIABLE HOME INSPECTION WILL ASSUME A GREATER LIABILITY, BUT ONLY FOR AN ADDITIONAL FEE TO BE AGREED UPON AND PAID FOR BY THE CUSTOMER. IF AGREED A RIDER WILL BE ATTACHED TO THIS AGREEMENT.

COMPANYS INSPECTION AND THE INSPECTION REPORT ARE IN NO WAY TO BE CONSIDERED AS A GUARANTEE OR WARRANTY, EXPRESSED OR IMPLIED, REGARDING THE PRESENT OR FUTURE CONDITION OF THE SUBJECT PROPERTY. ANY AND ALL WARRANTIES, EXPRESS AND IMPLIED, ARE EXPRESSLY EXCLUDED BY THIS AGREEMENT. CUSTOMER ACKNOWLEDGES THAT CONDITIONS OF THE SUBJECT PROPERTY ON THE DATE OF THE INSPECTION MAY CHANGE AND REQUIRE SUBSEQUENT REPAIR OR REPLACEMENT.

5. THIS INSPECTION AGREEMENT AND THE INSPECTION REPORT AT INTENDED ONLY FOR THE CUSTOMERS BENEFIT. THEREFORE, THE CUSTOMER AGREES TO PROTECT, INDEMNIFY, DEFEND AND RELEASE THE COMPANY AND ITS EMPLOYEES, AGENTS AND SUBCONTRACTORS FROM LIABILITY AGAINST ALL THIRD PARTY CLAIMS OR LOSSES (INCLUDING COSTS AND REASONABLE ATTORNEYS FEES) BROUGHT AGAINST RELIABLE HOME INSPECTION WHICH RELATE TO THIS INSPECTION AGREEMENT, THE INSPECTION OR THE INSPECTION REPORT. THIS INDEMNIFICATION COVERS WITHOUT LIMITATION; CLAIMS BROUGHT BY ANY PERSON OR ENTITY NOT A PARTY TO THIS INSPECTION AGREEMENT, CLAIMS BROUGHT BY CUSTOMERS INSURANCE COMPANY OR CLAIMS BROUGHT BY REAL ESTATE AGENTS OR BROKERS, CLAIMS BROUGHT BY THE SELLERS OF THE SUBJECT PROPERTY, INCLUDING CROSS CLAIMS FOR CONTRIBUTION AND INDEMNIFICATION. IT ALSO INCLUDES CLAIMS ARISING UNDER CONTRACT, WARRANTY, NEGLIGENCE.

6. Any controversy or claim arising out of or relating to this Inspection Agreement, the inspection or the Inspection Report shall be submitted to final and binding arbitration under the American Arbitration Association, and judgment on the award rendered by the arbitration panel may be entered in any court having jurisdiction hereof. If possible, all arbitrators shall have knowledge of the home inspection industry and, if possible at least one member of the arbitration panel shall be a certified active member in good standing of the American Society of Home Inspectors with at least five years of inspection experience in the home inspection industry.

7. Neither the inspector nor the company for which the inspector is acting have had, presently have, or contemplate having any ownership in this property. This report shall be considered invalid for purposes of securing a mortgage and/or settlement of property transfer if not used within ninety ( 90 ) days from the inspection date.

8. THE CUSTOMER MUST INITIATE ANY LAWSUIT AGAINST RELIABLE HOME INSPECTION WITHIN 90 DAYS AFTER THE DATE THE INSPECTION REPORT IS DELIVERED, FAXED OR EMAILED TO THE CUSTOMER OR CUSTOMERS AGENT. IF THE CUSTOMER DOES NOT, THE CUSTOMER HAS NO RIGHT TO INITIATE LEGAL ACTION AGAINST THE COMPANY AND RELIABLE HOME INSPECTION HAS NO LIABILITY TO CUSTOMER. IT IS CRITICAL THAT CUSTOMER BRING ANY LAWSUIT IN A TIMELY MANNER. TIME IS OF THE ESSENCE. CUSTOMER GUARANTEES RELIABLE HOME INSPECTION THE RIGHT TO EXAMINE THE SUBJECT MATTER AND AREA OF ANY CLAIM PRIOR TO ANY REMEDIAL MEASURES OR REPAIRS. If CUSTOMER repairs or replaces the subject matter of any claim before providing the Company with an opportunity to inspect it, then CUSTOMER waives any and all claims or causes of action whatsoever against the Company.

9. If CUSTOMER fails to pay RELIABLE HOME INSPECTION (or if the payment is uncollectable) for the inspection and the Inspection Report, the CUSTOMER agrees to pay RELIABLE HOME INSPECTION reasonable collection costs, including court costs, and reasonable attorney fees. In addition, CUSTOMER agrees to pay a \$75.00 fee for each returned check and further agrees to pay a finance charge of 1% per month on any overdue balance.

10. This agreement represents the entire agreement between RELIABLE HOME INSPECTION and the CUSTOMER. No change or modification shall be enforceable against either party unless such change or modification is in writing and signed by both parties. This Inspection Agreement inures to the benefit of, and is enforceable by COMPANYS subcontractors, employees, agents, successors, affiliated entities, and assigns. If any provision of this Inspection Agreement is found to be invalid or unenforceable, such a finding shall not effect any other part of this Inspection Agreement. This Inspection Agreement shall be governed by the State where the inspection is performed.

## AGREEMENT

43 Commerce St, Spring Valley, NY October 29, 2017

11. The person signing this Agreement warrants and represents to RELIABLE HOME INSPECTION that he/she/it is expressly authorized to sign this Inspection Agreement by the other spouse, or by the persons or entity purchasing the Subject Property, if applicable. They also agree to be responsible for payment and or collection costs should the Buyer, Seller or requesting entity refuse, cancel or stop payment.

12. If the Inspection Report provides any repair estimates, then Customer understands and agrees that those estimates should not be considered as a bid to perform repairs. Customer further agrees to release and hold Company Harmless against any estimates which may understate or overstate the actual cost of the repairs even if due to the negligence of the Company.

I, Alan Marguilles llc (Signature)\_\_\_\_\_, (Date)\_\_\_\_\_, have read, understood and accepted the terms of this agreement.

## ROOFING

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

SITE INFO

REFERENCE

### Description

**General:** • Roof Type

*Note:* Gable

**Sloped roofing material:** • Asphalt shingles

**Approximate age:** • More than 20 years

**Typical life expectancy:** • 20-25 years

### Limitations

**Roof inspection limited/prevented by:** • Lack of access (too high/steep)

**Inspection performed:** • From the ground

### Recommendations

#### SLOPED ROOFING \ Asphalt shingles

**1. Condition:** • Old, worn out

Roof shingles are old, worn out with signs of buckling & roof sheathing on lower roof in the back of the house which was visible, is rotten.

Roof should be remodeled by a Licensed Roofer.

**Implication(s):** Chance of water damage to contents, finishes and/or structure



1. Rotten



2. Old, worn out

## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

EXTERIOR

STRUCTURE

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HEATING

COOLING

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PLUMBING

INTERIOR

SITE INFO

REFERENCE

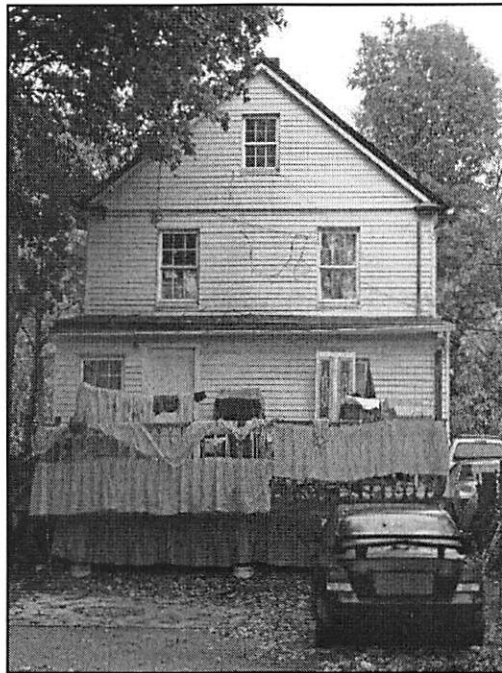
### Description

General: • Front



3. Front

General: • Back



4. Back



## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING EXTERIOR STRUCTURE ELECTRICAL HEATING COOLING INSULATION PLUMBING INTERIOR SITE INFO  
REFERENCE

### General: • Sides



5. Left Side



6. Right Side

Gutter & downspout material: • Aluminum

Gutter & downspout type: • Eave mounted

Gutter & downspout discharge: • Above grade

Wall surfaces and trim: • Metal siding

Driveway: • Asphalt

Walkway: • Concrete • Asphalt

Deck: • Raised • Wood

Porch: • Wood

## Recommendations

### ROOF DRAINAGE \ Gutters

2. Condition: • Damage

Gutters in the back and in the front of the house are damaged and need to be replaced.



## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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SITE INFO

REFERENCE



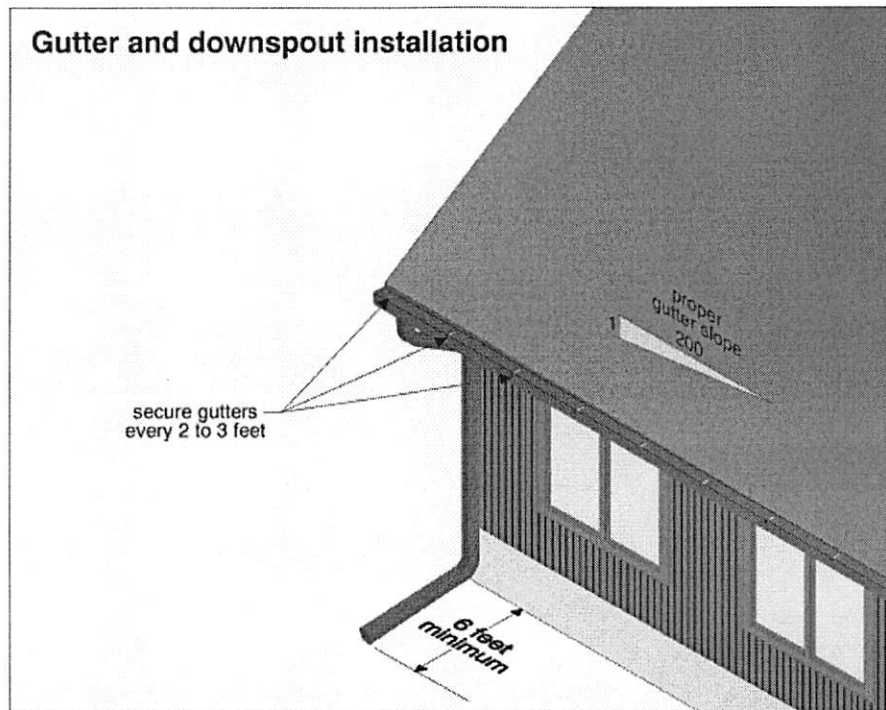
7. Damage

### ROOF DRAINAGE \ Downspouts

3. Condition: • Downspouts discharge too close to building

Multiple downspouts around the house are too close to the house and should be extended 6 ft away.

Implication(s): Chance of water damage to contents, finishes and/or structure



## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

EXTERIOR

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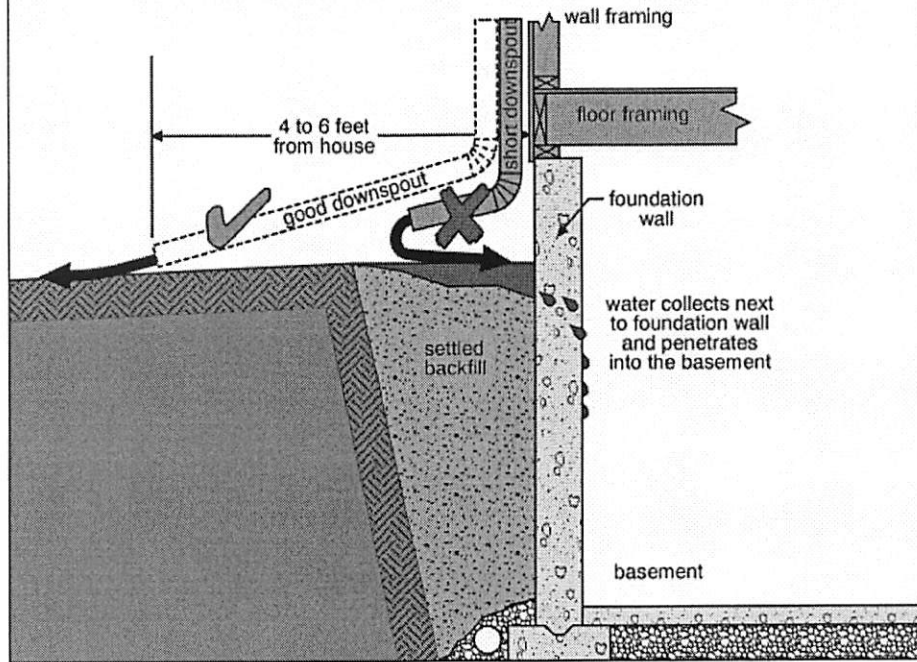
PLUMBING

INTERIOR

SITE INFO

REFERENCE

### Downspout extension too short



8. Downspouts discharge too close to building

### WALLS \ Soffits and fascia

4. Condition: • Rot or insect damage

## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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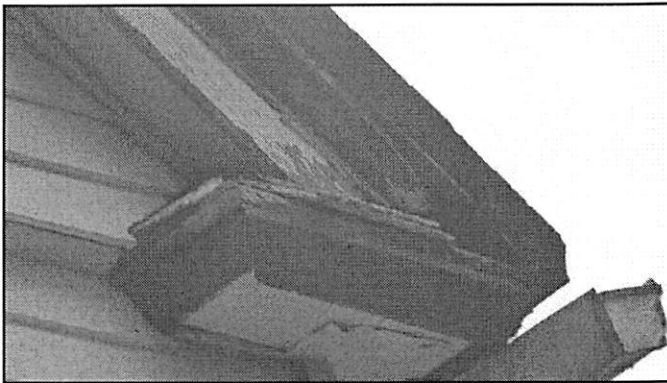
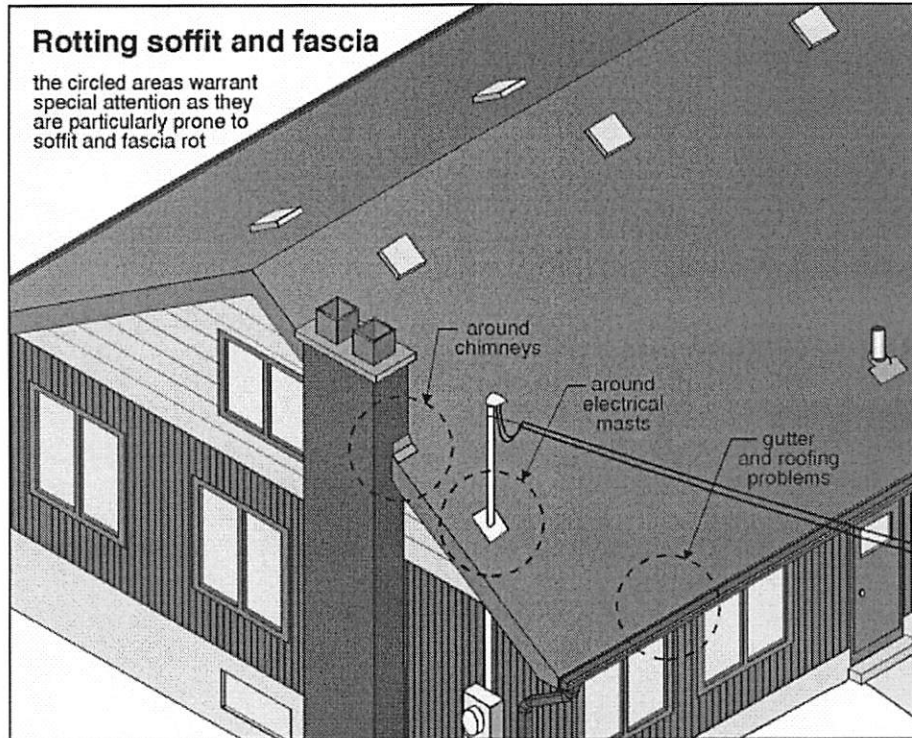
INTERIOR

SITE INFO

### REFERENCE

Box ends of fascia on all sides are rotted & severely damaged and needs to be replaced.

**Implication(s):** Chance of water damage to contents, finishes and/or structure | Material deterioration



9. Rot or insect damage



10. Rot or insect damage

## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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INTERIOR

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REFERENCE



11. Rot or insect damage

**5. Condition:** • Paint or stain needed

Paint is peeling on soffit, fascia, window trimming, foundation & both decks. Have it painted by a licensed professional. Please note:

The age of this house would indicate that there is a good possibility it contains some lead-based paint. Some homes built before 1978 and most homes built before 1960 have lead-based paint and varnishes on the interior and exterior surfaces which include, but are not limited to: walls, floors, doors, windows and trim. Consult with appropriate qualified lead environmental company on the health risks of lead-based paint.

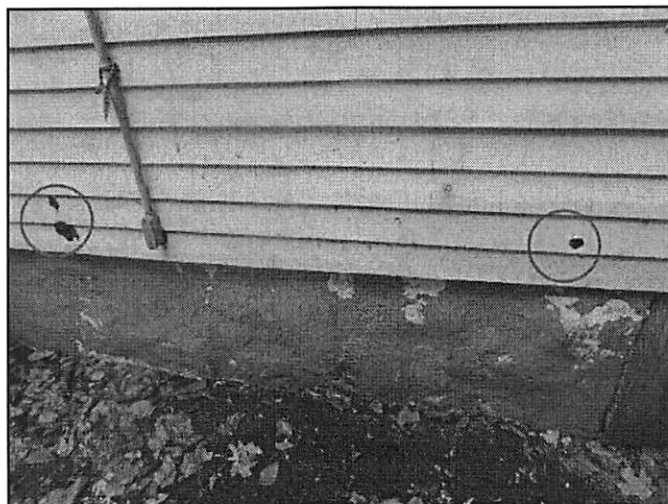
**Implication(s):** Chance of water damage to contents, finishes and/or structure | Shortened life expectancy of material

**WALLS \ Metal siding**

**6. Condition:** • Damage

Siding in the back of the house is buckled & siding on side of the house has holes.

**Implication(s):** Chance of water damage to contents, finishes and/or structure



12. Damage



## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

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### WINDOWS \ General

#### **7. Condition:** • Damage

Most windows around the house are damaged and are not operable and some windows are cracked.

All windows need to be replaced.

Basement window is blocked off with plywood and should be corrected.

**Implication(s):** Increased heating and cooling costs | Reduced comfort



13. blocked

### PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ General

#### **8. Condition:** • Unsafe

The following conditions were noted by the back deck:

Joist hangers are rusty and should be replaced.

Ledger board is nailed in and not bolted as today's requirements.

Railing by steps and on deck are weak & need to be secured.

Spindles on steps are climbable & should be replaced.

Some railing is missing by front deck & railing is loose as well.

Have a licensed deck specialist correct the above-mentioned.

**Implication(s):** Physical injury

## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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COOLING

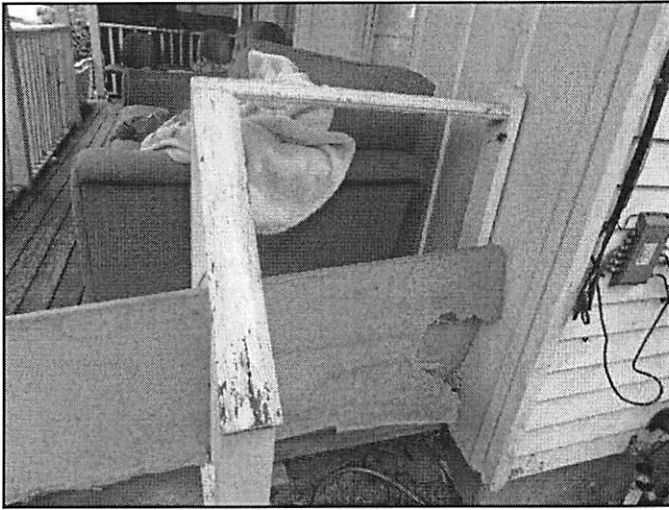
INSULATION

PLUMBING

INTERIOR

SITE INFO

REFERENCE



14. Missing Railing



15. Weak & climbable

### LANDSCAPING \ General

9. Condition: • Trees or shrubs too close to building

Some trees are overhanging the roof and should be cut away.

Implication(s): Chance of water damage to contents, finishes and/or structure | Chance of pests entering building |  
Material deterioration

## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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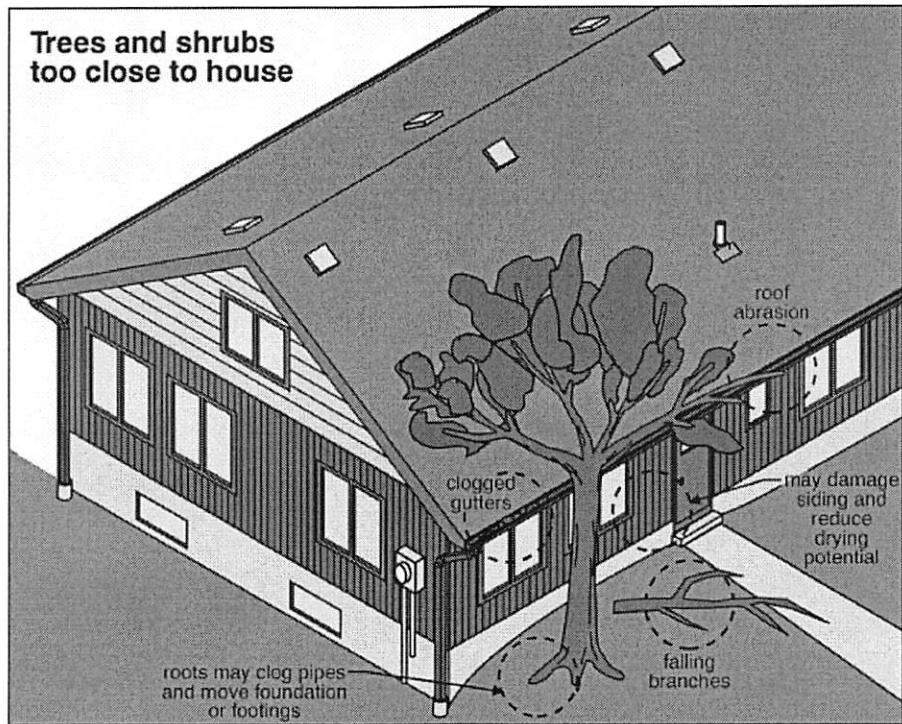
INSULATION

PLUMBING

INTERIOR

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16. Overhanging trees

### LANDSCAPING \ Driveway

10. Condition: • Cracked or damaged surfaces

## EXTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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### REFERENCE

Cracks were noted along the driveway. Driveway should be redone.

**Implication(s):** Trip or fall hazard



## STRUCTURE

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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### Description

**Configuration:** • Basement

**Foundation material:** • Not visible

**Floor construction:** • Concrete

**Exterior wall construction:** • Wood frame

**Roof and ceiling framing:** • Not visible

### Limitations

**Attic/roof space:** • No attic

**Percent of foundation not visible:** • 100 %

## ELECTRICAL

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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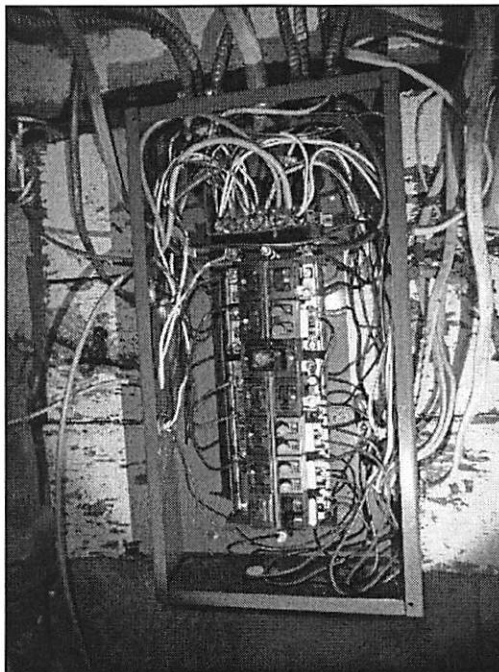
### Description

**General:** • Service Entrance



17. Service Entrance

**General:** • Distribution Panel



18. Distribution Panel

## ELECTRICAL

43 Commerce St, Spring Valley, NY October 29, 2017

Report No. [REDACTED]

ROOFING

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### REFERENCE

Service entrance cable and location: • Overhead aluminum

Main disconnect/service box rating: • 100 Amps

Main disconnect/service box type and location: • Breakers - basement

Distribution panel type and location: • Breakers - basement

Distribution panel rating: • 100 Amps

Distribution wire material and type: • Copper - non-metallic sheathed • Copper - metallic sheathed

Type and number of outlets (receptacles): • Grounded - typical

Smoke detectors: • Present

## Recommendations

### SERVICE BOX, GROUNDING AND PANEL \ Distribution panel

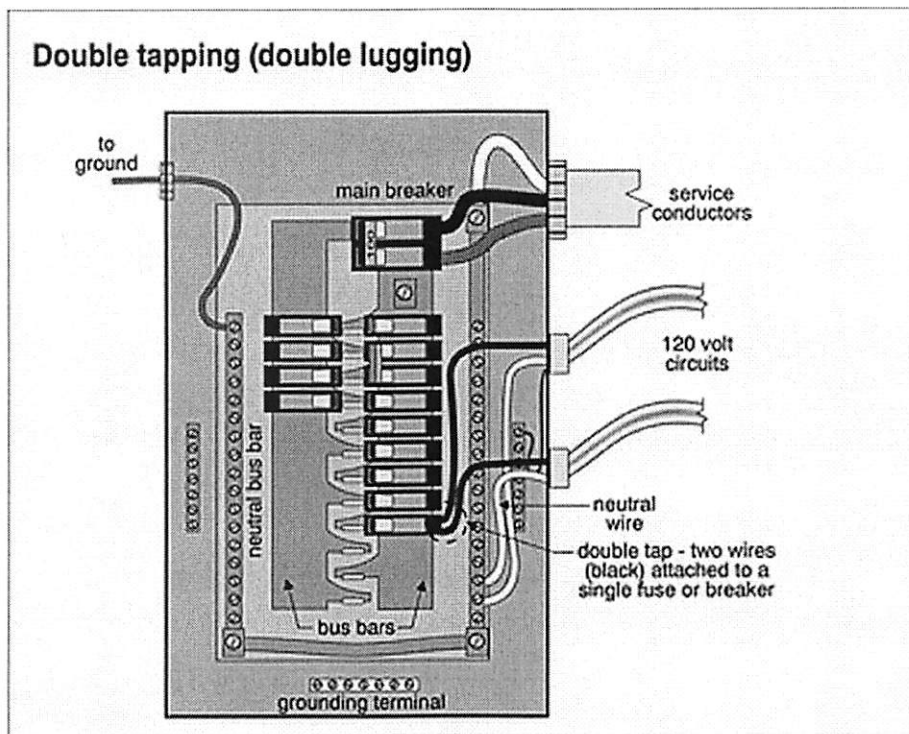
11. Condition: • Double taps

Double tapping noted in the distribution panel.

Please note: Breakers are manufactured by "Pushmatic" which are not typical and may be more costly when repairs needed.

Implication(s): Fire hazard

Task: Correct by a Licensed Electrician



## ELECTRICAL

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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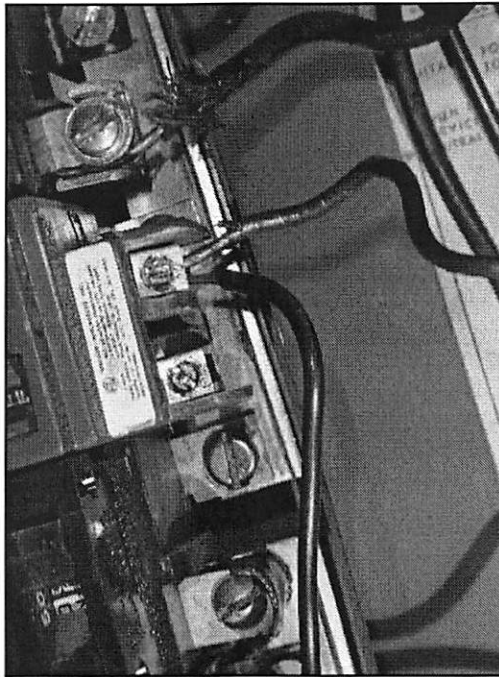
INSULATION

PLUMBING

INTERIOR

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19. Double taps

### DISTRIBUTION SYSTEM \ Outlets (receptacles)

**12. Condition:** • Inoperative

Kitchen outlet was inoperative when tested.

**Implication(s):** Equipment inoperative

**Task:** Correct by a Licensed Electrician

**13. Condition:** • Ungrounded

Bedroom outlet tested ungrounded.

**Implication(s):** Electric shock

**Task:** Correct by a Licensed Electrician

## HEATING

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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INTERIOR

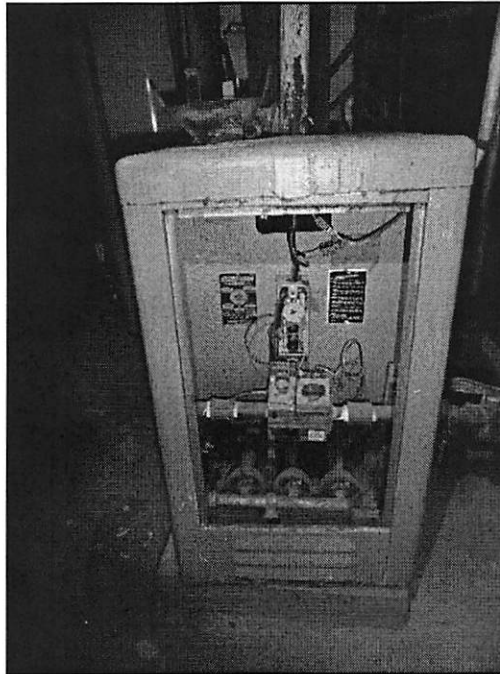
SITE INFO

REFERENCE

### Description

**System type:**

- Boiler



20. Boiler

**Fuel/energy source:** • Gas

**Boiler manufacturer:** • Hydrotherm

**Heat distribution:** • Baseboards

**Approximate capacity:** • 96,000 BTU/hr

**Efficiency:** • Conventional

**Exhaust venting method:** • Natural draft

**Approximate age:**

- > 50 years

As per manufacturer's rep this unit was manufactured between 1954-1958.

- Old

**Typical life expectancy:** • Boiler (cast iron) 25 to 50 years

**Main fuel shut off at:** • Next to unit.

**Chimney/vent:** • Masonry

**Combustion air source:** • Interior of building

## HEATING

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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REFERENCE

### Limitations

Inspection prevented/limited by: • All information on this unit is based on the manufacturer data plate

### Recommendations

#### GAS HOT WATER BOILER \ Life expectancy

**14. Condition:** • Old

Boiler is old and past the life expectancy & needs to be serviced. Expect to have the boiler replaced in the near future.

**Implication(s):** Equipment failure | No heat for building

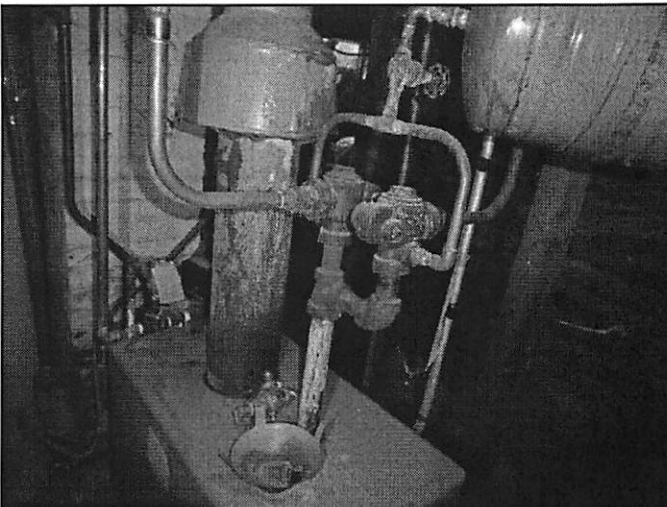
#### GAS HOT WATER BOILER \ Gas piping

**15. Condition:** • Rust

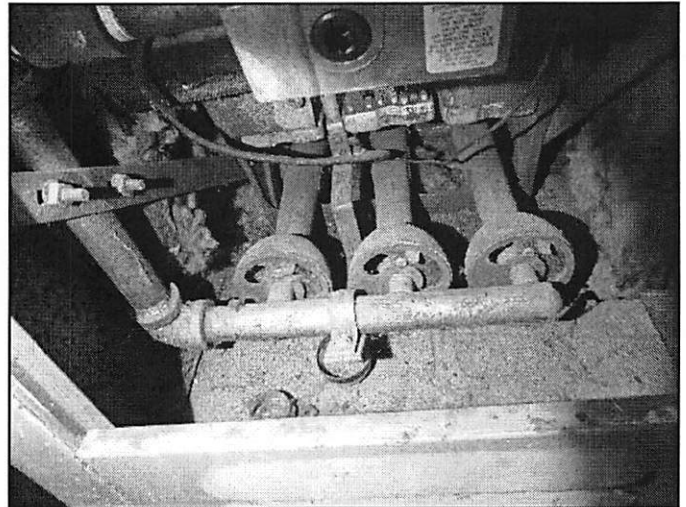
Piping by the boiler area, indoor chimney vent & inside of the boiler are rusty and should be replaced.

**Implication(s):** Fire or explosion

**Task:** Correct by a Licensed Plumber



21. Rust



22. Rust

#### GAS HOT WATER BOILER \ Expansion tank

**16. Condition:** • Leak

A leak was noted by the expansion tank. Have it further investigated and corrected by a Licensed Plumber.

**Implication(s):** Chance of water damage to contents, finishes and/or structure | Equipment not operating properly

**Task:** Correct by a Licensed Plumber



## HEATING

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

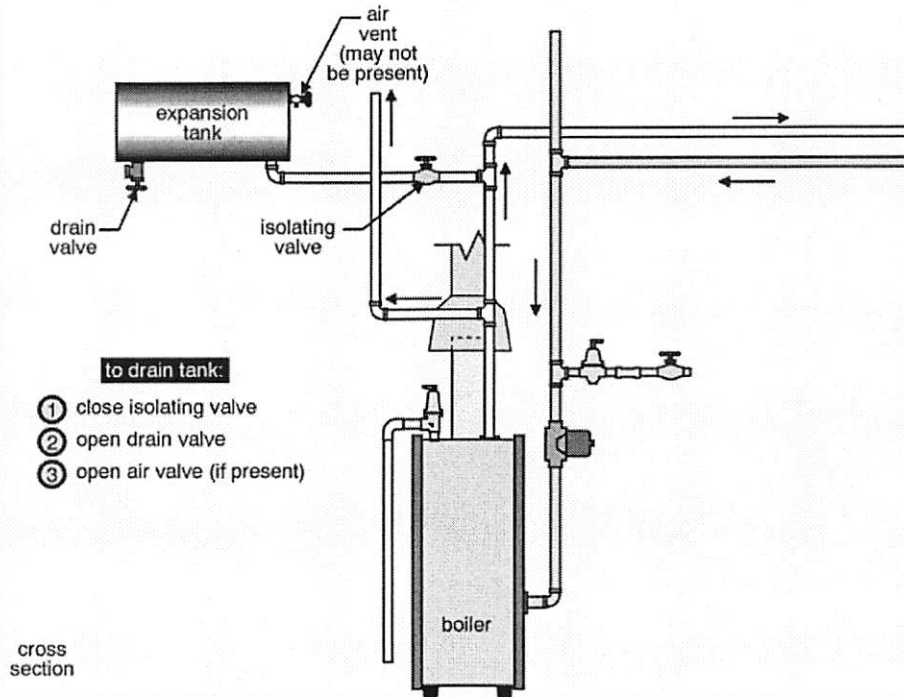
PLUMBING

INTERIOR

SITE INFO

### REFERENCE

#### Conventional expansion tank



#### GAS HOT WATER BOILER \ Radiators, convectors and baseboards

**17. Condition:** • Baseboard in one of the bedrooms are covered with foil. Foil should be removed and further investigated & corrected.

## HEATING

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

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COOLING

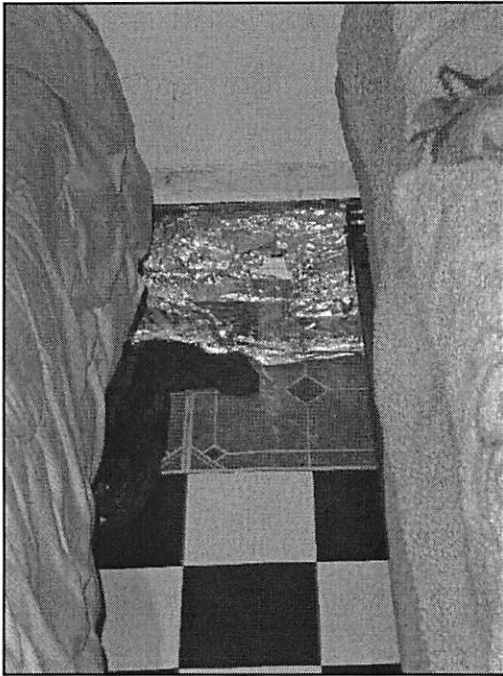
INSULATION

PLUMBING

INTERIOR

SITE INFO

REFERENCE



23. Baseboard



24. Baseboard

### 18. Condition: • Missing

Multiple baseboard covers are missing around the house which should be corrected.

**Implication(s):** Increased heating costs | Reduced comfort



## COOLING & HEAT PUMP

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ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

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INSULATION

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INTERIOR

SITE INFO

REFERENCE

### Limitations

**Window unit:** • Window A/C excluded from inspection

## INSULATION AND VENTILATION

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR	SITE INFO
REFERENCE									

### Limitations

**Attic inspection performed:** • No attic

### Recommendations

#### FOUNDATION \ Interior insulation

**19. Condition:** • Missing

No insulation was found by interior foundation. It is recommended to have insulation added.

**Implication(s):** Increased heating costs

## PLUMBING

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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INSULATION

PLUMBING

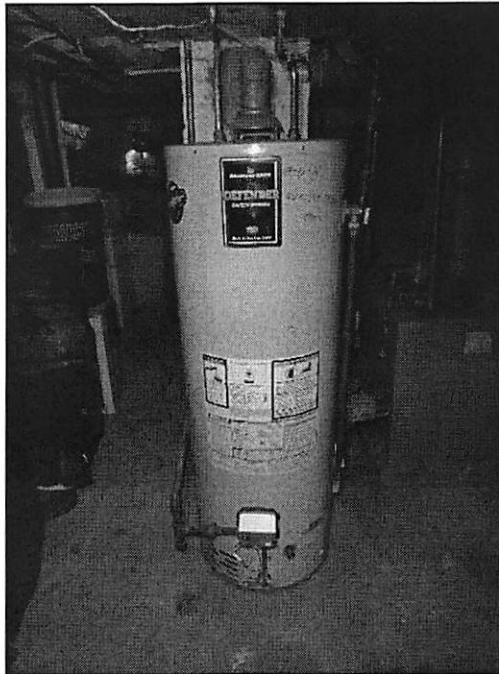
INTERIOR

SITE INFO

### REFERENCE

## Description

**General:** • Hot Water Tank



25. Hot Water Tank

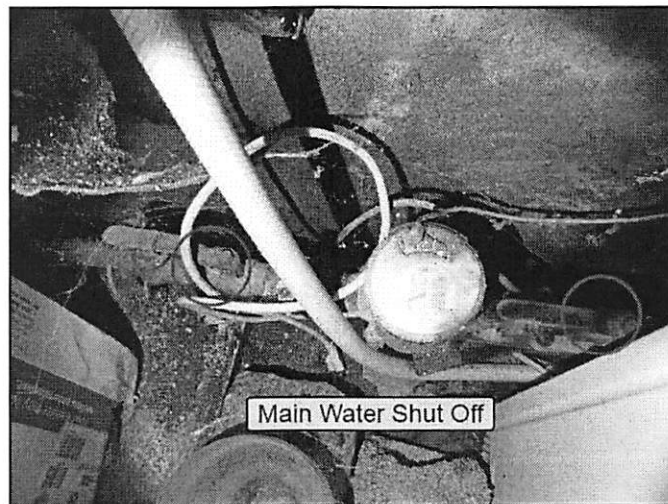
**Water supply source:** • Public

**Service piping into building:** • Copper

**Supply piping in building:** • Copper

**Main water shut off valve at the:**

• Meter



26. Main Water Shut Off

## PLUMBING

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR	SITE INFO
REFERENCE									

**Water flow and pressure:** • Functional

**Water heater type:** • Conventional

**Water heater fuel/energy source:** • Gas

**Water heater exhaust venting method:** • Natural draft

**Water heater manufacturer:** • Bradford White

**Tank capacity:** • 40 gallons

**Water heater approximate age:**

• 1 year

Manufactured Jun 2016 as per data plate.

**Typical life expectancy:** • 8 to 12 years

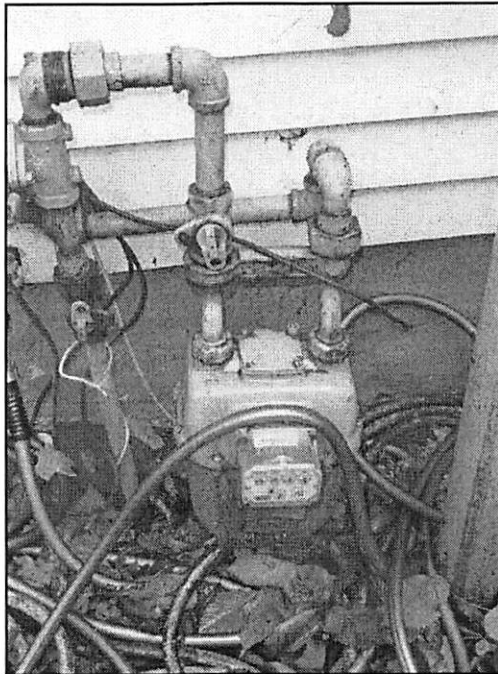
**Waste disposal system:** • Not determined

**Waste and vent piping in building:** • Galvanized steel

**Gas piping:** • Steel

**Main fuel shut off valve at the:**

• Gas meter



27. Gas meter

**Exterior hose bibb:** • Not present

## PLUMBING

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### Limitations

Items excluded from a building inspection: • Water quality • Concealed plumbing

### Recommendations

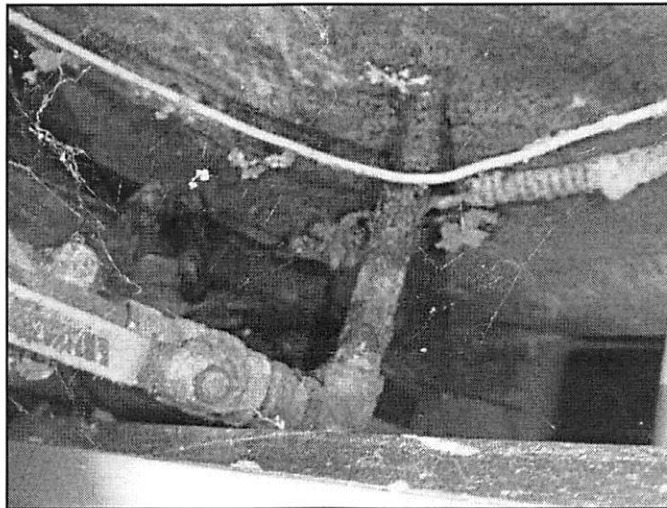
#### SUPPLY PLUMBING \ Water service pipe

##### **20. Condition:** • Leak

A leak was noted by the water entry pipe and pipe is corroded and should be replaced.

**Implication(s):** Chance of water damage to contents, finishes and/or structure | Damage to equipment

**Task:** Correct by a Licensed Plumber



28. Leak

#### WATER HEATER \ Temperature/pressure relief valve

##### **21. Condition:** • TPR pipe and water heater pipes are corroded and should be replaced.

**Task:** Correct by a Licensed Plumber

#### WASTE PLUMBING \ Drain piping - installation

##### **22. Condition:** • Nonstandard materials and patches

Waste pipe is covered with non-standard materials which should be removed and further investigated & corrected.

**Implication(s):** Chance of water damage to contents, finishes and/or structure | Sewage entering the building

**Task:** Correct by a Licensed Plumber

## PLUMBING

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ROOFING

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COOLING

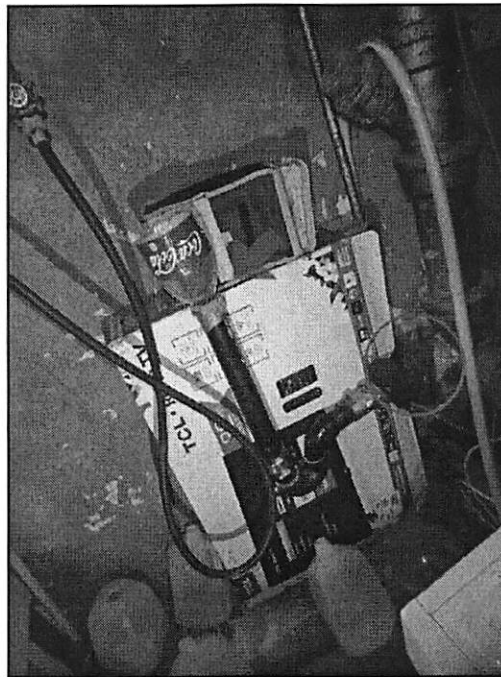
INSULATION

PLUMBING

INTERIOR

SITE INFO

REFERENCE



29. Nonstandard materials and patches

### WASTE PLUMBING \ Drain piping - performance

#### **23. Condition:** • Rust

Part of waste pipe in the basement is rusty and should be replaced.

**Implication(s):** Sewage entering the building

**Task:** Correct by a Licensed Plumber

## PLUMBING

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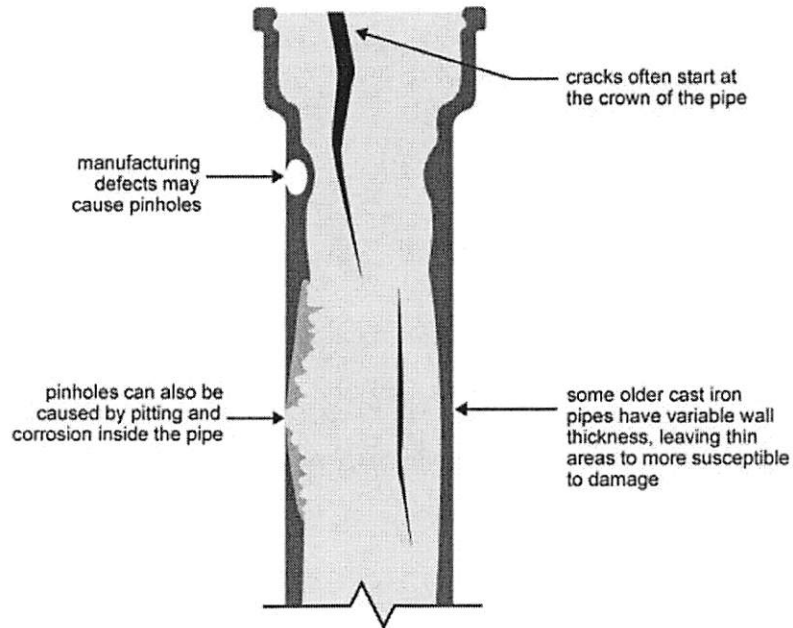
PLUMBING

INTERIOR

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### REFERENCE

#### Pinholing and cracks in cast iron stacks



## INTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING

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### REFERENCE

### Description

**Major floor finishes:** • Vinyl • Tile

**Major wall and ceiling finishes:** • Plaster/drywall

**Windows:** • Single/double hung

**Glazing:** • Single

**Oven type:** • Conventional

**Oven fuel:** • Gas

**Range fuel:** • Gas

**Kitchen ventilation:** • Window

**Bathroom ventilation:** • Window

**Counters and cabinets:** • Inspected

**Stairs and railings:** • Inspected

### Limitations

**Not included as part of a building inspection:** • Carbon monoxide detectors, security systems, central vacuum •  
Cosmetic issues • Appliances

### Recommendations

#### General

**24.** • The bathroom on the 1st floor has the following conditions:

Vanity cabinet is deteriorated and wall around is wet & rotten.

Medicine cabinet is falling apart.

Window is inoperable and cracked.

High moisture and "Suspected Microbial Growth" was found by the window sill.

A Mold Assessor should be consulted to investigate the growth by the window and followed through with a Mold Remediation Company.

A Licensed Contractor should be consulted to remodel this bathroom.



## INTERIOR

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ROOFING

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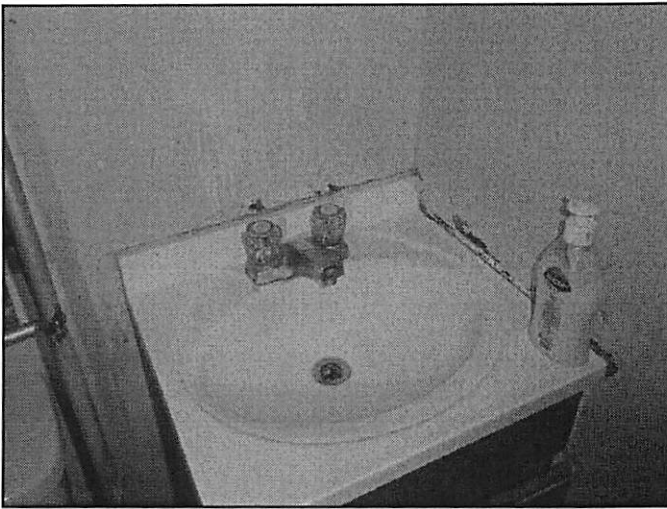
INSULATION

PLUMBING

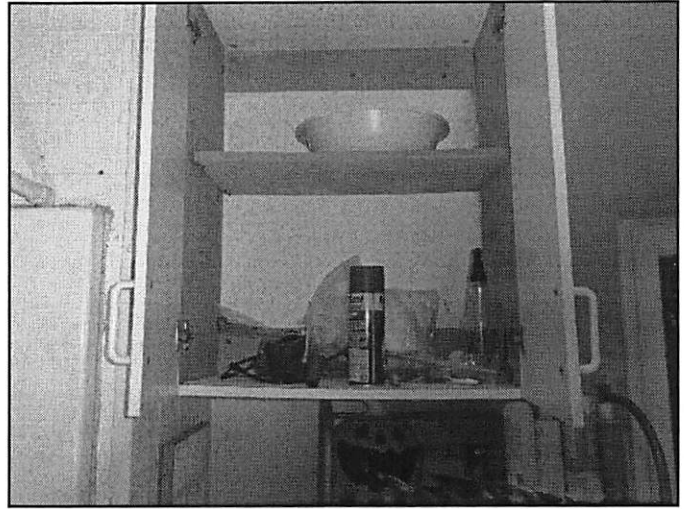
INTERIOR

SITE INFO

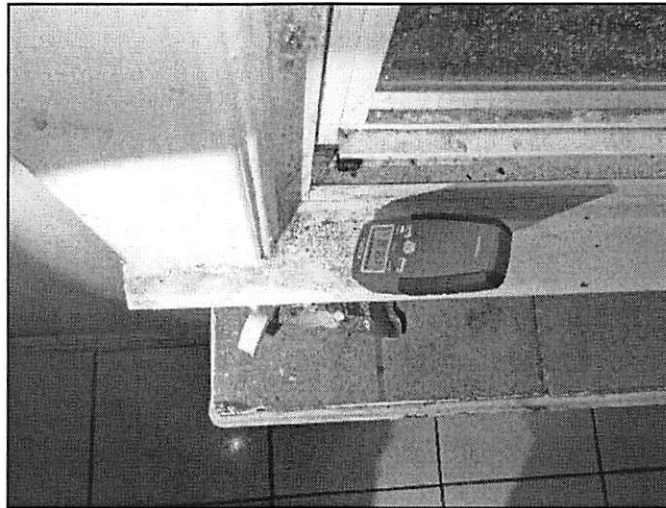
### REFERENCE



30. Rotten wall around cabinet



31. Medicine Cabinet



32. Suspected Growth

25. • The following conditions were noted in the 2nd floor bathroom:  
Medicine cabinet & vanity cabinet are deteriorated and falling apart.  
Outlet is inoperable.  
Wall by the shower is falling apart, tiles are loose and sheetrock behind is wet.  
Floor tiles are cracked and missing .  
Heat convactor is rusty.  
A Licensed contractor should be consulted to remodel this bathroom.

## INTERIOR

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### REFERENCE



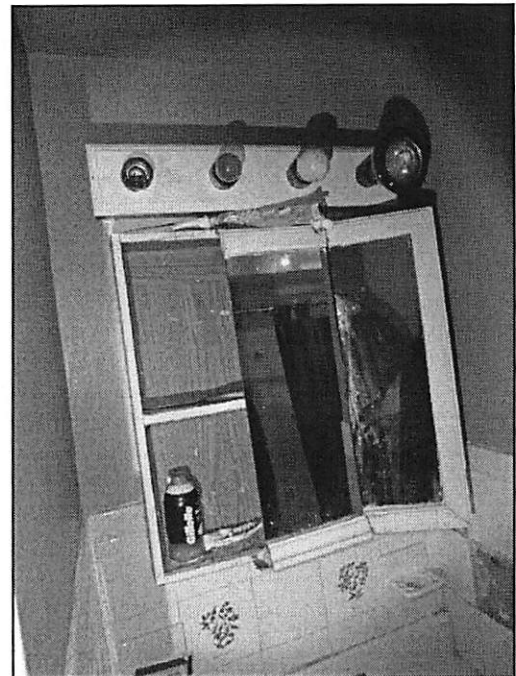
33. Shower wall



34. Shower Wall



35. Vanity Cabinet



36. Medicine Cabinet

### CEILINGS \ General

#### **26. Condition:** • Water damage

A high level of moisture was detected in basement on sheathing above boiler area. Sheathing in that area is rotten and should be replaced.

A Licensed contractor should be consulted to further investigate & correct.

High moisture was detected in closet located in the attic. It is most likely that water is coming from the roof which is deteriorated as previously mentioned by Roofing.

## INTERIOR

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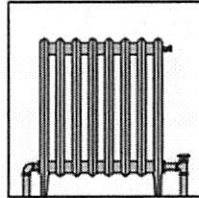
SITE INFO

### REFERENCE

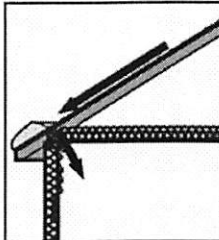
**Implication(s):** Chance of movement

**Task:** Correct by a Licensed Professional

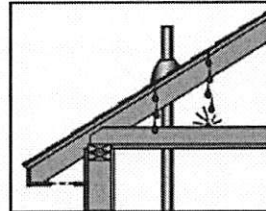
#### Sources of interior water damage



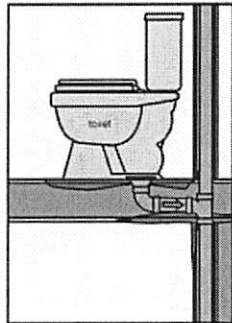
heating leaks



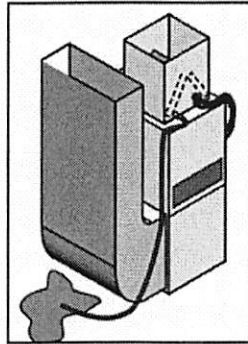
ice damming  
and condensation



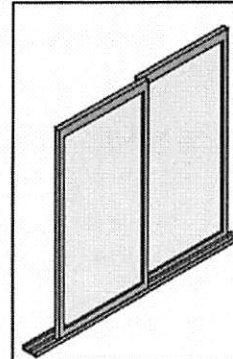
roof or  
flashing leaks



plumbing leaks



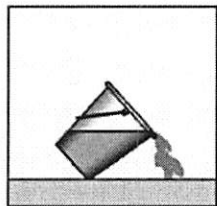
air conditioning leaks



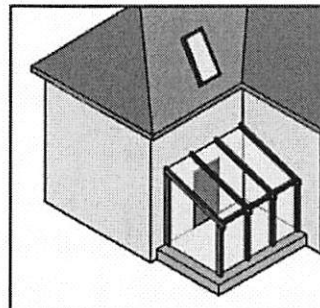
door leaks



melting snow



accidental spills



wall, window, solarium and skylight leaks

## INTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

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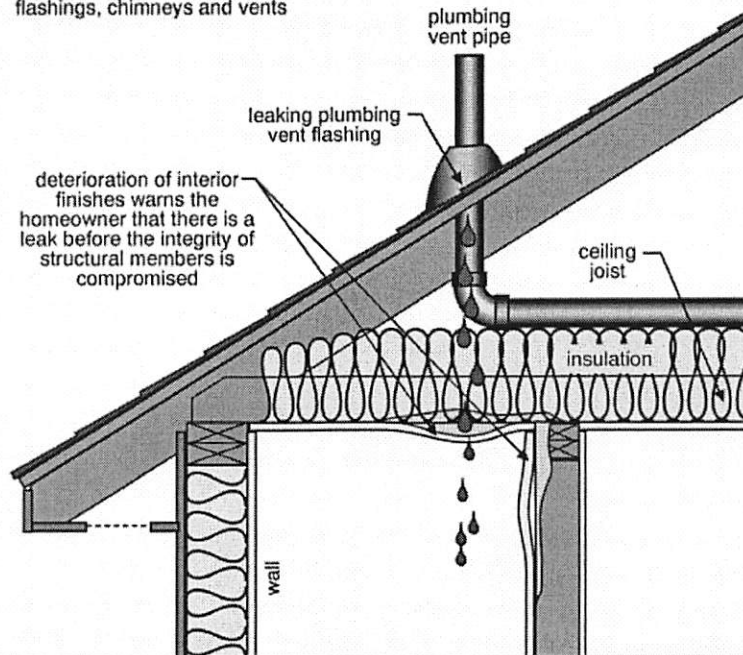
INTERIOR

SITE INFO

### REFERENCE

#### Common locations for water damage

water damage to walls is common  
below windows, bathrooms, roof  
flashings, chimneys and vents



37. Water damage-ceiling basement



38. Water damage-Attic

#### WALLS \ Plaster or drywall

27. Condition: • Damaged

Sheetrock wall in basement & 2nd floor are damaged and need to be replaced.

Implication(s): Damage or physical injury due to falling materials



## INTERIOR

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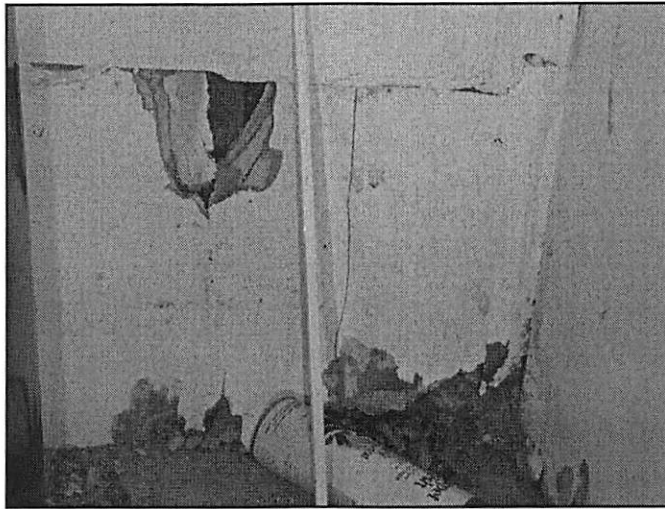
INSULATION

PLUMBING

INTERIOR

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### REFERENCE



39. Damaged-basement

### FLOORS \ Resilient flooring

#### 28. Condition: • Damage

Flooring in attic rooms and kitchen are damaged and missing in some areas. Flooring needs to be replaced. Cracked & missing tiles were noted by hallway entrance and kitchen which should be replaced.

**Implication(s):** Material deterioration | Trip or fall hazard



40. Damage



41. Damage

### DOORS \ General

#### 29. Condition: • Damage

## INTERIOR

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Majority of doors in the house are damaged or deteriorated and need to be replaced.

**Implication(s):** Shortened life expectancy of material | Increased heating and cooling costs | Reduced comfort



42. Damage



43. Damage



44. Damage



45. Damage

## INTERIOR

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### REFERENCE

#### **CARPENTRY \ Cabinets**

##### **30. Condition: • Rot**

2nd fl kitchen cabinet floor under sink is rotten and damaged. Leak should be further investigated and corrected and cabinet replaced.

Multiple cabinets in kitchen on 2nd floor are falling apart and need to be replaced.

1st floor kitchen cabinet floor in is deteriorated and needs to be replaced.

Counter area and sill behind the kitchen sink on 1st fl is rotted and needs to be replaced.

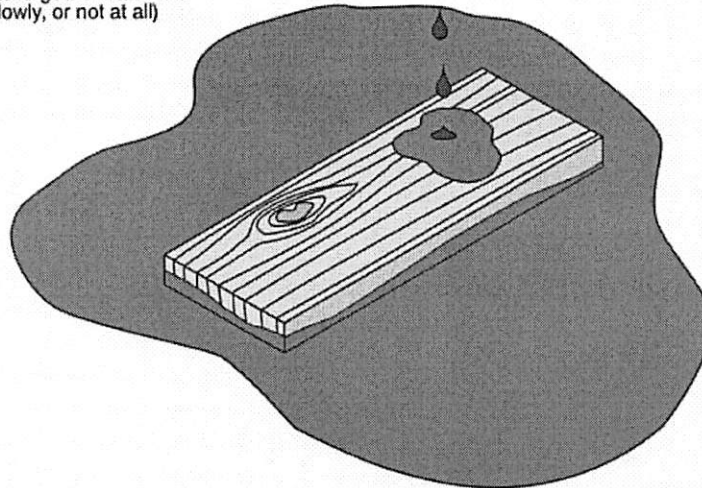
**Implication(s):** Material deterioration | Damage or physical injury due to falling materials

**Task:** Correct by a Licensed Professional

#### **Causes of rot**

wood is vulnerable to rot attack  
when the moisture content is  
above 20%

air must also be present (wood  
totally submerged in water will  
rot very slowly, or not at all)





## INTERIOR

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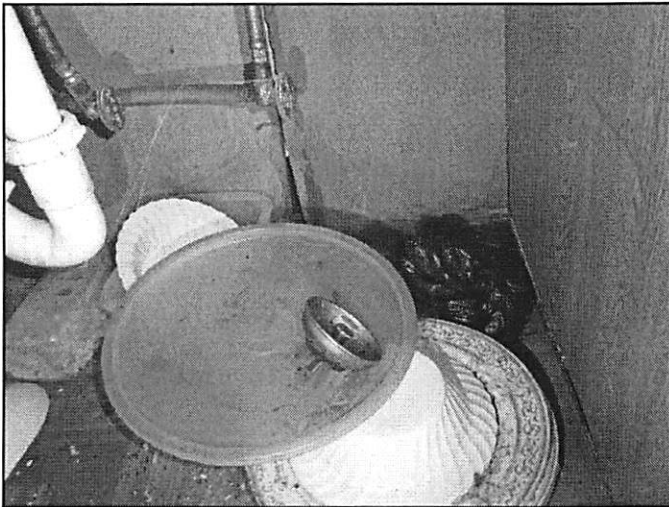
### REFERENCE



46. Cabinet doors falling apart 2nd fl



47. Rot-behind sink-1st fl



48. Rot-under sink-2nd fl



49. Rot-under sink-2nd fl

## INTERIOR

43 Commerce St, Spring Valley, NY October 29, 2017

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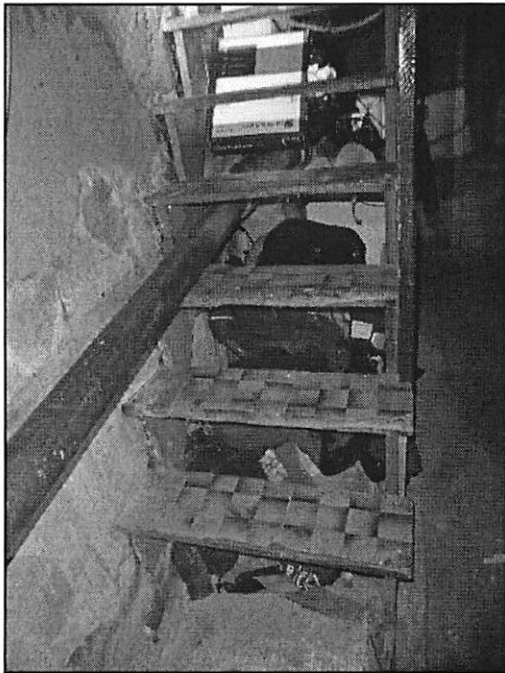
50. Deteriorated cabinet-1st fl

### STAIRS \ General

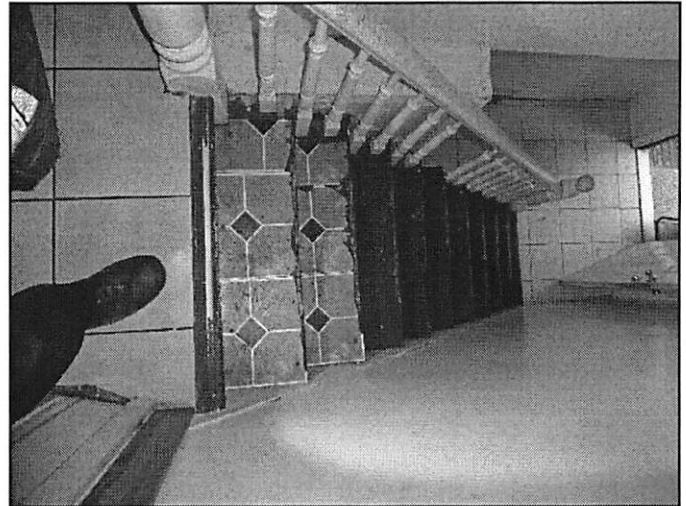
**31. Condition:** • All three staircases in the house need to be redone due to poorly built/deterioration which makes it unsafe.

Railing by one of the staircases are loose.

**Implication(s):** physical injury



51. Stairs



52. Stairs

## SITE INFO

43 Commerce St, Spring Valley, NY October 29, 2017

ROOFING EXTERIOR STRUCTURE ELECTRICAL HEATING COOLING INSULATION PLUMBING INTERIOR SITE INFO

### REFERENCE

## Description

**Weather:** • Rain  
**Approximate temperature:** • 62°  
**Attendees:** • Buyer  
**Access to home provided by:** • Seller's representative  
**Occupancy:** • The home was occupied at the time of the inspection.  
**Utilities:** • All utilities were on during the inspection.  
**Approximate inspection Start time:** • The inspection started at 11:30 a.m.  
**Approximate date of construction:** • Pre 1900  
**Approximate size of home:** • 1500 ft.<sup>2</sup> to 2000 ft.<sup>2</sup>  
**Building type:** • Colonial  
**Number of dwelling units:** • Single-family  
**Number of bathrooms:** • 2  
**Number of kitchens:** • 2  
**Garage, carport and outbuildings:** • No Garage  
**Area:** • Suburb  
**Street type:** • Residential  
**Street surface:** • Paved

END OF REPORT

## REFERENCE LIBRARY

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ROOFING

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### REFERENCE

The links below connect you to a series of documents that will help you understand your home and how it works. These are in addition to links attached to specific items in the report.

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS



## Work Quote

Date: October 19, 2017

Job: 43 Commerce St  
Spring Valley, NY 10977

To: Alan Marguilles  
4 Jacaruso Dr.  
Spring Valley, NY  
10977

[illegible]

*Thank you for your business!*

FLT Enterprises Inc.

4 Jill Ln #102, Monsey, NY 10952

(845) 558-9873

fltenterprisesinc@gmail.com